

DoD NAF Uniform Health Plan Benefits Information

Issue 6 10/01/02

Behavioral Health Benefit: Remember to precertify treatment

The NAF HBP offers behavioral health benefits for those who need treatment under the direction of a mental health professional such as a psychiatrist, a psychologist or a psychiatric social worker. Mental disorders are considered a disease under the NAF HBP health plan whether or not it has a physiological or organic basis.

Examples of behavioral health diseases include alcoholism, drug abuse, schizophrenia, bipolar disorder, autism, panic disorder, and psychotic depression. Talk to your physician for more information on these or other mental health diseases.

In order to obtain care under a mental health professional in the NAF HBP, the first step is obtaining a referral from your Primary Care Physician under the Managed Choice (POS) plan. When Aetna receives a call relating to Behavioral Health, the Customer Service Representative (CSP) first checks eligibility and then sends the member to Magellan, the NAF HBP's behavioral health service (800-424-4047) to obtain precertification. The POS plan requires precertification for both outpatient and inpatient treatment.

1. Behavioral Health Benefit
2. Annual Plan Selection Period
3. Diagnostic Lab and X-Ray



Open Choice (PPO) and Traditional Choice (TC) need precertification for inpatient confinement only. To precertify, call the member services number on the front of your ID card. Once coverage and benefits are verified, the caller is given the appropriate number (Medical or Behavioral Health) to contact to precertify the confinement.

See your Summary Plan Description (SPD) for more information and levels of benefit coverage.

Annual Plan Selection Period October 21st — November 15th

REMINDER: This year's annual plan selection period for NAF Health Benefits Plan runs October 21, 2002 through November 15, 2002 for those already participating in the health and dental plan. Look for information being mailed to your locations this month.

During this time you may switch medical plans (if applicable), cancel your coverage or change from family to single coverage. Annual plan selection period allows participating employees to change from their HMO to an Aetna plan for example.

If you are not enrolled in the NAF HBP you may not enroll during Annual Plan Selection period, you must wait until the next Open Season.

Diagnostic Lab and X-Ray

Diagnostic lab and x-rays are covered at 100% as an in-network benefit under Managed Choice (POS) and Open Choice (PPO) when billed through the physician as part of an office visit. The office copay applies to the office visit as well as the lab or x-rays that are billed by the physician as part of an office visit. Primary Care Physician copays are \$15 and Specialists copays are \$25.

If your lab work or x-rays are outside of the physician's office and billed separately, such as an independent lab or x-ray facility, the plan pays 90% of the cost.

The same lab work and x-rays are covered at 70% if you decide to use the non-preferred benefit and go out of network for care.

